PAYMENT SCHEDULE: A deposit of \$1,500 per person is required to reserve your space on the tour. For your convenience, you may charge your deposit to your Visa or MasterCard. Final payment is due May 20. Credit cards are not accepted for final payment. However, personal checks are accepted for final payment. Details will be forwarded by Travel Dynamics International (TDI).

CANCELLATIONS & REFUNDS: All cancellations are subject to a \$500 per person fee. Cancellations received between May 20 and June 18 will be assessed a penalty equal to 50% of the total program cost per person. Cancellations received on or after June19 are subject to 100% cancellation penalties.

INSURANCE: We strongly recommend the purchase of trip cancellation insurance, which is available for coverage of expenses in conjunction with cancellation due to illness or accident. Baggage insurance is also recommended. In the event that you must cancel your participation in a travel program, trip cancellation insurance may be the only source of reimbursement. **ITINERARY**: The itinerary, accommodations, and arrangements are subject to change at the discretion of Travel Dynamics International Ltd.

RESPONSIBILITY: Please read carefully the following terms and conditions, which constitute the sole, legally enforceable agreements between the passenger and Travel Dynamics International Ltd. and the tour's sponsoring organization. The passenger is also advised to review his/her separate ticket passage contract with the vessel's owner/operator, which will constitute the sole, legally enforceable terms of carriage for this cruise and is available on request from Travel Dynamics International Ltd. Travel Dynamics International Ltd. and the tour's sponsoring organization act solely as agents for the passenger with respect to all transportation, hotel and other tour arrangements. In that capacity, we exercise all reasonable care possible to ensure the passenger's safety and satisfaction, but, we neither assume nor bear any responsibility or liability for any injury, death, damage, loss, accident, delay or irregularity arising in connection with the services of any ship, airplane, train, automobile, motor coach, carriage or other conveyance, or the actions of any third-party, involved in carrying the passenger or in affecting these tours. We are not responsible for damages, additional expenses, or any other losses due to cancellation, delay or other changes in air or other services, sickness, weather, strike, war, civil disturbances, acts or threats of terrorism, travel warnings or bans, termination or suspension of war risks or other carrier insurance, quarantine, acts of God or other causes beyond our control. All such losses must be borne by the passenger, and tour rates provide for arrangements only for the time stated. In the event of cancellation, delay or rescheduling mandated by any of the aforesaid causes beyond our control, the passenger shall have the option of accepting in lieu of the original tour such rescheduled tour or other substituted tour(s) as may be offered by us, or else, receiving a refund of as much of such advance tour expenditures as we are able to recover on the passenger's behalf from carriers, third-party tour vendors, etc., but, we shall not have any obligation or liability to the passenger beyond the foregoing. We reserve the right to make alterations to the tour's itinerary and to substitute hotels, ships, or lecturers if this is required. We reserve the right to cancel, delay, or reschedule any tour prior to departure, and, so long as this is not due to any of the aforesaid causes beyond our control, the passenger shall be entitled to a full refund of all monies paid to that point if he/she so desires. No refund shall be made for any unused portion of any tour. By forwarding their deposit(s), the passenger certifies that he/she and/or their dependents, minors or others covered thereby do not have any mental, physical or other condition of disability that could create a hazard for them or other passengers. We reserve the right to decline to accept or to decline to retain any person as a member of any tour should such person's health, condition or actions adversely affect or threaten the welfare or safety of other passengers or impede the tour. Baggage or valuables brought on the tour shall be transported, handled or stored at the passenger's risk entirely, and, we shall bear no liability or responsibility for any damage or other loss thereto. Passenger tickets are not transferable and are not subject to alteration by the passenger. No suit shall be maintainable against the carrier, or vessel, for any losses, accidents, damages to person, property, personal injury (including death or other types of bodily injury) of the passengers, unless written notice of the claim, with full particulars, is delivered to the carrier or its agents at its office at the port of sailing or at the port of termination within six months from the day when such incident occurred. In no event shall any such suit or any claim against the carrier or vessel for any losses, accidents, damages to person, property, personal injury (including death or other types of bodily injury) of the passenger be maintainable unless such suit is commenced within one year from the day when the incident causing such losses, accidents, damages to person, property, personal injury (including death or other types of bodily injury) of the passenger occurs, notwithstanding any provision of law of any state or country to the contrary. Resolution of any disputes arising hereunder shall be brought within the United States District Court for the Southern District of New York, pursuant

to the applicable general maritime law, and applying the applicable general maritime law and Federal maritime statutes.

RATES: Tour costs are based upon current tariffs, and currency values. While TDI does everything possible to maintain the listed prices, they are subject to change.

FUEL SUPPLEMENT: Travel Dynamics International Ltd. reserves the right to charge a fuel supplement, without prior notice, if the NYMEX oil price exceeds \$85 per barrel. This supplement may be charged even if the cruise fare has been paid in full.

SHIP'S REGISTRY: Malta CST #204 3599-40 TDI